

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In re:
HORNER, MARGIE M,
Debtor
Charles O. Zebley, Jr., Trustee,
Movant,

v.

No Respondent.

§ Case No. 22-20293-GLT
§ Chapter 7
§ Document No.

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Charles O. Zebley, Jr., trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

OFFICE OF COURT CLERK
U.S. BANKRUPTCY COURT
5414 U.S. STEEL TOWER
600 GRANT STREET
PITTSBURGH, PA 15219

Any written objections must be filed with the court and served on the Applicant on or before April 28, 2023, twenty four (24) days from the date of this notice plus an additional three (3) days if served by mail. Copies of the application are available from the applicant.

If you fail to timely file and serve a written response, an order granting the proposed distribution may be entered and the hearing may not be held. Please refer to the calendar posted on the Court's webpage to verify if a default order was signed or if the hearing will go forward as scheduled.

An in-person hearing will be held on May 18, 2023, at 10:00 a.m. before Judge Gregory L. Taddonio in Courtroom A, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA, 15219. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform.

Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures, (which can be found at <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

Parties who fail to timely register for remote participation will be expected to attend the hearing in person

Date Mailed: 04/04/2023 By: /s/Charles O. Zebley, Jr.
Trustee

Charles O. Zebley, Jr.
18 Mill Street Square
P.O. Box 2124
Uniontown, PA 15401
(724) 439-9200

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In re:
HORNER, MARGIE M, § Case No. 22-20293-GLT
Debtor § Chapter 7
§ Document No.
Charles O. Zebley, Jr., Trustee, §
Movant,

v.

No Respondent.

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 7,500.00
and approved disbursements of \$ 82.00
leaving a balance on hand of ¹ \$ 7,418.00

Balance on hand: \$ 7,418.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Bank of America N.A.	62,848.18	0.00	0.00	0.00
10	Bank of America NA	9,687.09	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,418.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Charles O. Zebley, Jr.	1,500.00	0.00	1,500.00
Trustee, Expenses - Charles O. Zebley, Jr.	24.75	0.00	24.75
Attorney for Trustee, Fees - Charles O. Zebley, Jr., Esquire	315.00	0.00	315.00
Attorney for Trustee, Expenses - Charles O. Zebley, Jr., Esquire	38.40	0.00	38.40

Total to be paid for chapter 7 administration expenses: \$ 1,878.15

Remaining balance: \$ 5,539.85

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,539.85

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 5,539.85

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,654.38 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DIRECTV LLC by American InfoSource as agent	77.50	0.00	18.16
2	Discover Bank Discover Products, Inc	3,936.49	0.00	921.92
3	TD Retail Card Services	2,009.49	0.00	470.62
4	Citibank, N.A.	3,876.83	0.00	907.95
5	Capital One Bank (USA) N.A. by American InfoSource as agent	1,194.93	0.00	279.85
7	Verizon by American InfoSource as agent	107.20	0.00	25.11
8	Quantum3 Group LLC as agent for Comenity Capital Bank	2,126.21	0.00	497.96
9	Synchrony Bank	2,357.35	0.00	552.09

11	Jefferson Capital Systems LLC	2,725.81	0.00	638.38
12	Jefferson Capital Systems LLC	1,984.55	0.00	464.78
13	Jefferson Capital Systems LLC	3,258.02	0.00	763.03

Total to be paid for timely general unsecured claims: \$ 5,539.85

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/Charles O. Zebley, Jr.
Trustee

Charles O. Zebley, Jr.
18 Mill Street Square
P.O. Box 2124
Uniontown, PA 15401
(724) 439-9200

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Margie M Horner
Debtor

Case No. 22-20293-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 04, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2023:

Recip ID	Recipient Name and Address
db	+ Margie M Horner, 117 Dixon Street, Latrobe, PA 15650-5252
15455761	+ Excelsa Health, 532 W Pittsburgh St, Greensburg, PA 15601-2239

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 04 2023 23:45:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 04 2023 23:35:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15455750	+ Email/Text: ally@ebn.phinsolutions.com	Apr 04 2023 23:35:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15455751	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 04 2023 23:35:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15455753	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2023 23:35:00	Bank Of America, 1800 TAPO CANYON, Simi Valley, CA 93063-6712
15455752	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2023 23:35:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15455755	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 04 2023 23:45:12	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15497906	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 04 2023 23:45:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15455756	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 04 2023 23:45:03	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15497074	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 04 2023 23:45:13	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15455757	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 04 2023 23:35:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15455758	Email/Text: G06041@att.com	Apr 04 2023 23:35:00	DIRECTV, P.O. Box 78626, Phoenix, AZ 85062
15494152	Email/Text: G06041@att.com	Apr 04 2023 23:35:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15494683	Email/Text: mrdiscen@discover.com	Apr 04 2023 23:35:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0315-2

User: auto

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			3025, New Albany, OH 43054-3025
15455759	+ Email/Text: mrdiscen@discover.com	Apr 04 2023 23:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15455760	Email/Text: operationsclerk@easypayfinance.com	Apr 04 2023 23:35:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
15455762	+ Email/Text: SAABankruptcy@fcbanking.com	Apr 04 2023 23:35:00	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15455764	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 04 2023 23:35:00	Hyundai Motor Finance, 10550 Talbert Av, Fountain Valley, CA 92708
15455763	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 04 2023 23:35:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15511638	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 04 2023 23:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15455765	+ Email/Text: EBNBKNOT@ford.com	Apr 04 2023 23:35:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
15455754	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2023 23:35:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15509408	Email/Text: bnc-quantum@quantum3group.com	Apr 04 2023 23:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15509945	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2023 23:45:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15456097	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2023 23:45:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15455766	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2023 23:45:07	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15455767	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2023 23:45:07	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15455768	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2023 23:45:07	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15455769	+ Email/PDF: gecsed@recoverycorp.com	Apr 04 2023 23:45:07	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15497000	+ Email/Text: tdebn@credbankserv.com	Apr 04 2023 23:35:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15510133	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2023 23:35:00	THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
15503251	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2023 23:35:00	The Bank of New York Mellon, at. el, c/o Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
15507521	Email/PDF: ebn_ais@aisinfo.com	Apr 04 2023 23:45:08	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15455771	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 04 2023 23:35:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
15462386	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15462387	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15462389	*+	Bank Of America, 1800 TAPO CANYON, Simi Valley, CA 93063-6712
15462388	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15462391	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15462392	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15462393	*+	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15462394	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court., DIRECTV, P.O. Box 78626, Phoenix, AZ 85062
15462395	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15462396	*P++	EASYPAY FINANCE, PO BOX 2549, CARLSBAD CA 92018-2549, address filed with court., Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
15462397	*+	Excelsior Health, 532 W Pittsburgh St, Greensburg, PA 15601-2239
15462398	*+	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15462400	*P++	HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809, address filed with court., Hyundai Motor Finance, 10550 Talbert Av, Fountain Valley, CA 92708
15462399	*+	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15462390	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15462401	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15462402	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15462403	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15462404	*+	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15462405	*+	Tdcs/furniture First, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
15462406	*+	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
15455770	##+	Tdcs/furniture First, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 2 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2023 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor THE BANK OF NEW YORK MELLON birace@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

District/off: 0315-2

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Lawrence W. Willis

on behalf of Debtor Margie M Horner ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lorraine Gazzara Doyle

on behalf of Creditor THE BANK OF NEW YORK MELLON ldoyle@logs.com logsecf@logs.com

Marisa Myers Cohen

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM ecfmail@mw-c-law.com, mcohen@mw-c-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 9